

*3/6 concl.* and methods consistent with this embodiment also contemplate the issuance of an invoice to recipient 330 for any disbursement (as indicated by the dotted line on Fig. 19).

**IN THE CLAIMS:**

~~Please cancel existing claims 1-126 and add the following new claims:~~

127. A method of processing payment information and disbursement information, comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving instructions at the processing entity from the intermediary regarding the processing of disbursement information;

receiving payment information at the processing entity, the payment information including at least a debit transaction;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions from the intermediary; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

128. The method of claim 127, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file from

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the intermediary with the payment information instructions.

129. The method of claim 127, wherein receiving instructions regarding the processing of disbursement information further comprises receiving an electronic file from the intermediary with the disbursement information instructions.

130. The method of claim 127, wherein the processing entity is an accumulator agency.

131. The method of claim 127, wherein the processing entity is a state disbursement unit.  
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132. The method of claim 127, wherein the intermediary is a state.

133. The method of claim 127, wherein the intermediary is a state disbursement unit.

134. The method of claim 127, wherein receiving payment information further comprises receiving payment information from a collector.

135. The method of claim 134, wherein the collector is an employer.

136. The method of claim 127, wherein receiving disbursement information further comprises receiving disbursement information from a collector.

137. The method of claim 136, wherein the collector is an employer.

138. The method of claim 127, wherein the payment information regards a child support obligation.

139. The method of claim 138, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

140. The method of claim 127, wherein the disbursement information regards a child support obligation.

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141. The method of claim 140, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

142. The method of claim 127, wherein processing the debit transaction further comprises processing a payment as the debit transaction via a bank.

143. The method of claim 127, wherein processing the debit transaction further comprises processing a payment as the debit transaction via an automated clearing house.

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144. The method of claim 127, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via a bank.

145. The method of claim 127, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via an automated clearing house.

146. The method of claim 136, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the collector.

147. The method of claim 137, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the employer.

148. The method of claim 147, wherein receiving a payment from the employer further comprises obtaining the payment by the employer from a salary of an employee.

149. The method of claim 127, wherein the payment recipient is the processing entity.

150. The method of claim 127, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement

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transaction for the disbursement recipient.

151. The method of claim 150, wherein establishing a disbursement as the disbursement transaction further comprises sending a check as the disbursement from the processing entity to the disbursement recipient.

152. The method of claim 150, wherein establishing a disbursement as the disbursement transaction further comprises establishing an electronic account as the disbursement from the processing entity to the disbursement recipient.

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153. The method of claim 152, wherein establishing an electronic account further comprises sending the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

154. The method of claim 152, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at a processing entity's bank for the disbursement recipient.

155. The method of claim 152, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

156. The method of claim 150, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

157. The method of claim 156, wherein processing an invoice further comprises sending the invoice to the disbursement recipient.

158. The method of claim 150, wherein the disbursement recipient is a noncustodial parent.

159. The method of claim 150, wherein the disbursement recipient is a state.

160. A system of processing payment information and disbursement information, comprising:

a receiving instructions regarding the processing of payment information component configured to receive instructions at a processing entity from an intermediary regarding the processing of payment information;

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the processing entity from the intermediary regarding the processing of disbursement information;

a receiving payment information component configured to receive payment information at the processing entity, the payment information including at least a debit transaction:

a receiving disbursement information component configured to receive disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

a processing the debit transaction component configured to process the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions from the intermediary; and

a processing the disbursement transaction component configured to process the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

161. The system of claim 160, wherein the receiving instructions regarding the processing of payment information component further comprises a receiving component

configured to receive an electronic file from the intermediary with the payment information instructions.

162. The system of claim 160, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file from the intermediary with the disbursement information instructions.

163. The system of claim 160, wherein the processing entity is an accumulator agency.

164. The system of claim 160, wherein the processing entity is a state disbursement unit.

165. The system of claim 160, wherein the intermediary is a state.

166. The system of claim 160, wherein the intermediary is a state disbursement unit.

167. The system of claim 160, wherein the receiving payment information component further comprises a receiving component configured to receive payment information from a collector.

168. The system of claim 167, wherein the collector is an employer.

169. The system of claim 160, wherein the receiving disbursement information component further comprises a receiving component configured to receive disbursement information from a collector.

170. The system of claim 169, wherein the collector is an employer.

171. The system of claim 160, wherein the payment information regards a child support obligation.

172. The system of claim 171, wherein the child support obligation regards a  
child support payment owed by a noncustodial parent.

173. The system of claim 160, wherein the disbursement information regards a child support obligation.

174. The system of claim 173, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

175. The system of claim 160, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via a bank.

176. The system of claim 160, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via an automated clearing house.

177. The system of claim 160, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via a bank.

178. The system of claim 160, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via an automated clearing house.

179. The system of claim 169, wherein the processing the debit transaction component further comprises a receiving component configured to receive a payment as the debit transaction from the collector.

180. The system of claim 170, wherein the processing the debit transaction

component further comprises a receiving component configured to receive a payment as the debit transaction from the employer.

181. The system of claim 180, wherein the receiving a payment from the employer component further comprises an obtaining component configured to obtain the payment by the employer from a salary of an employee.

182. The system of claim 160, wherein the payment recipient is the processing entity.

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183. The system of claim 160, wherein the processing the disbursement transaction component further comprises an establishing component configured to establish a disbursement as the disbursement transaction for the disbursement recipient.

184. The system of claim 183, wherein the establishing a disbursement as the disbursement transaction component further comprises a sending component configured to send a check as the disbursement from the processing entity to the disbursement recipient.

185. The system of claim 183, wherein the establishing a disbursement as the disbursement transaction component further comprises an establishing an electronic account component configured to establish an electronic account as the disbursement from the processing entity to the disbursement recipient.

186. The system of claim 185, wherein the establishing an electronic account component further comprises a sending component configured to send the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

187. The system of claim 185, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at a processing entity's bank for the disbursement recipient.

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188. The system of claim 185, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

189. The system of claim 183, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing component configured to process an invoice to the disbursement recipient regarding the disbursement.

190. The system of claim 189, wherein the processing an invoice component further comprises a sending component configured to send the invoice to the disbursement recipient.

191. The system of claim 183, wherein the disbursement recipient is a noncustodial parent.

192. The system of claim 183, wherein the disbursement recipient is a state.

193. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information and disbursement information, the method comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving instructions at the processing entity from the intermediary regarding the processing of disbursement information;

receiving payment information at the processing entity, the payment information including at least a debit transaction;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions from the intermediary; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

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194. A system of processing payment information and disbursement information, comprising:

receiving means for receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving means for receiving instructions at the processing entity from the intermediary regarding the processing of disbursement information;

receiving means for receiving payment information at the processing entity, the payment information including at least a debit transaction;

receiving means for receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction;

processing means for processing the debit transaction from the payment information by the processing entity to a payment recipient according to the instructions

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from the intermediary; and

processing means for processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the instructions from the intermediary.

195. A method of processing payment information and disbursement information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving instructions at the accumulator agency from the state regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from

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the state, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

196. The method of claim 195, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file on an electronic storage medium from the state with the payment information instructions.

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197. The method of claim 195, wherein receiving instructions regarding the processing of disbursement information further comprises receiving an electronic file on an electronic storage medium from the state with the disbursement information instructions.

198. The method of claim 195, wherein the accumulator agency is a state disbursement unit.

199. The method of claim 195, wherein the state is a state disbursement unit.

200. The method of claim 195, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

201. The method of claim 195, wherein processing the debit transaction further comprises processing the payment via a bank.

202. The method of claim 195, wherein processing the debit transaction further comprises processing the payment via an automated clearing house.

203. The method of claim 195, wherein processing the disbursement transaction further comprises processing the disbursement via a bank.

204. The method of claim 195, wherein processing the disbursement

transaction further comprises processing the disbursement via an automated clearing house.

205. The method of claim 195, wherein sending the disbursement further comprises sending a check as the disbursement from the accumulator agency to the disbursement recipient.

206. The method of claim 195, wherein sending the disbursement further comprises establishing an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

207. The method of claim 206, wherein establishing an electronic account further comprises sending a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

208. The method of claim 206, wherein establishing an electronic account further comprises establishing a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

209. The method of claim 206, wherein establishing an electronic account further comprises establishing a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

210. The method of claim 195, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

211. The method of claim 210, wherein processing an invoice processing further comprises sending the invoice to the disbursement recipient.

212. The method of claim 195, wherein the disbursement recipient is a

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noncustodial parent.

213. The method of claim 195, wherein the disbursement recipient is a state.

214. A system of processing payment information and disbursement information by an accumulator agency, comprising:

  - a receiving instructions regarding the processing of payment information component configured to receive instructions at the accumulator agency from a state regarding the processing of payment information;
  - a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the accumulator agency from the state regarding the processing of disbursement information;
  - a receiving payment information component configured to receive payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;
  - a receiving disbursement information component configured to receive disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;
  - a processing the debit transaction component configured to process the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein the processing the debit transaction component further comprises a receiving a payment as the debit transaction component configured to receive a payment as the debit transaction by the accumulator agency from the

employer, and wherein the payment is from a salary of the employee; and

a processing the disbursement transaction component configured to process the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the state, wherein the processing the disbursement transaction component further comprises an establishing a disbursement as the disbursement transaction component configured to establish a disbursement as the disbursement transaction for the disbursement recipient, and wherein the establishing a disbursement as the disbursement transaction component further comprises a sending the disbursement component configured to send the disbursement to the disbursement recipient.

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215. The system of claim 214, wherein the receiving instructions regarding the processing of payment information component further comprises a receiving component configured to receive an electronic file on an electronic storage medium from the state with the payment information instructions.

216. The system of claim 214, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file on an electronic storage medium from the state with the disbursement information instructions.

217. The system of claim 214, wherein the accumulator agency is a state disbursement unit.

218. The system of claim 214, wherein the state is a state disbursement unit.

219. The system of claim 214, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

220. The system of claim 214, wherein the processing the debit transaction component further comprises a processing component configured to process the payment via a bank.

221. The system of claim 214, wherein the processing the debit transaction component further comprises a processing component configured to process the payment via an automated clearing house.

222. The system of claim 214, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via a bank.

223. The system of claim 214, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via an automated clearing house.

224. The system of claim 214, wherein the sending the disbursement component further comprises a sending component configured to send a check as the disbursement from the accumulator agency to the disbursement recipient.

225. The system of claim 214, wherein the sending the disbursement component further comprises an establishing an electronic account component configured to establish an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

226. The system of claim 225, wherein the establishing an electronic account component further comprises a sending component configured to send a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

227. The system of claim 225, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

228. The system of claim 225, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

229. The system of claim 214, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing an invoice component configured to process an invoice to the disbursement recipient regarding the disbursement.

230. The system of claim 229, wherein the processing an invoice component further comprises a sending component configured to send the invoice to the disbursement recipient.

231. The system of claim 214, wherein the disbursement recipient is a noncustodial parent.

232. The system of claim 214, wherein the disbursement recipient is a state.

233. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information and disbursement information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving instructions at the accumulator agency from the state regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

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processing the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the state, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

234. A system of processing payment information and disbursement information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving means for receiving instructions at the accumulator agency from the state regarding the processing of disbursement information;

receiving means for receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving means for receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing means for processing the debit transaction from the payment information by the accumulator agency according to the instructions from the state, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing means for processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the state, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

235. A method of processing payment information and disbursement information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a governmental entity

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regarding the processing of payment information;

receiving instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

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processing the debit transaction from the payment information by the accumulator agency according to the instructions from the governmental entity, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the governmental entity, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

236. The method of claim 235, wherein the governmental entity is a state.

237. The method of claim 235, wherein the governmental entity is a county.

238. A system of processing payment information and disbursement

information by an accumulator agency, comprising:

a receiving instructions regarding the processing of payment information component configured to receive instructions at the accumulator agency from a governmental entity regarding the processing of payment information;

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

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a receiving payment information component configured to receive payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

a receiving disbursement information component configured to receive disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

a processing the debit transaction component configured to process the debit transaction from the payment information by the accumulator agency according to the instructions from the governmental entity, wherein the processing the debit transaction component further comprises a receiving a payment as the debit transaction component configured to receive a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

a processing the disbursement transaction component configured to process the disbursement transaction from the disbursement information by the accumulator agency

to a disbursement recipient according to the instructions from the governmental entity, wherein the processing the disbursement transaction component further comprises an establishing a disbursement as the disbursement transaction component configured to establish a disbursement as the disbursement transaction for the disbursement recipient, and wherein the establishing a disbursement as the disbursement transaction further comprises a sending the disbursement component configured to send the disbursement to the disbursement recipient.

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239. The system of claim 238, wherein the governmental entity is a state.

240. The system of claim 238, wherein the governmental entity is a county.

241. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information and disbursement information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a governmental entity regarding the processing of payment information;

receiving instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing the debit transaction from the payment information by the

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& DUNNER, L.L.P.  
1300 I STREET, N.W.  
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accumulator agency according to the instructions from the governmental entity, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the governmental entity, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

242. A system of processing payment information and disbursement information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a governmental entity regarding the processing of payment information;

receiving means for receiving instructions at the accumulator agency from the governmental entity regarding the processing of disbursement information;

receiving means for receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction;

receiving means for receiving disbursement information at the accumulator agency from the employer regarding the child support obligation of the employee, the disbursement information including at least a disbursement transaction;

processing means for processing the debit transaction from the payment

information by the accumulator agency according to the instructions from the governmental entity, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee; and

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processing means for processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the instructions from the governmental entity, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.

243. A method of processing payment information, comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving payment information at the processing entity, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

244. The method of claim 243, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file from the intermediary with the payment information instructions.

245. The method of claim 243, wherein the processing entity is an accumulator agency.

246. The method of claim 243, wherein the processing entity is a state disbursement unit.

247. The method of claim 243, wherein the intermediary is a state.

248. The method of claim 243, wherein the intermediary is a state disbursement unit.

249. The method of claim 243, wherein receiving payment information further comprises receiving payment information from a collector.

250. The method of claim 249, wherein the collector is an employer.

251. The method of claim 243, wherein the payment information regards a child support obligation.

252. The method of claim 251, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

253. The method of claim 243, wherein processing the debit transaction further comprises processing a payment as the debit transaction via a bank.

254. The method of claim 243, wherein processing the debit transaction further comprises processing a payment as the debit transaction via an automated clearing house.

255. The method of claim 249, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the collector.

256. The method of claim 250, wherein processing the debit transaction further comprises receiving a payment as the debit transaction from the employer.

257. The method of claim 256, wherein receiving a payment from the employer further comprises obtaining the payment by the employer from a salary of an employee.

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FARABOW, GARRETT,  
& DUNNER, L.L.P.  
1300 I STREET, N.W.  
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258. The method of claim 243, wherein the payment recipient is the processing entity.

259. A system of processing payment information, comprising:  
a receiving instructions regarding the processing of payment information component configured to receive instructions at a processing entity from an intermediary regarding the processing of payment information;

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a receiving payment information component configured to receive payment information at the processing entity, the payment information including at least a debit transaction; and

a processing the debit transaction component configured to process the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

260. The system of claim 259, wherein the receiving instructions regarding the processing of payment information component further comprises a receiving component configured to receive an electronic file from the intermediary with the payment information instructions.

261. The system of claim 259, wherein the processing entity is an accumulator agency.

262. The system of claim 259, wherein the processing entity is a state disbursement unit.

263. The system of claim 259, wherein the intermediary is a state.

264. The system of claim 259, wherein the intermediary is a state disbursement unit.

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265. The system of claim 259, wherein the receiving payment information component further comprises a receiving component configured to receive payment information from a collector.
266. The system of claim 265, wherein the collector is an employer.
267. The system of claim 259, wherein the payment information regards a child support obligation.
268. The system of claim 267, wherein the child support obligation regards a child support payment owed by a noncustodial parent.
269. The system of claim 259, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via a bank.
270. The system of claim 259, wherein the processing the debit transaction component further comprises a processing component configured to process a payment as the debit transaction via an automated clearing house.
271. The system of claim 265, wherein the processing the debit transaction component further comprises a receiving component configured to receive a payment as the debit transaction from the collector.
272. The system of claim 266, wherein the processing the debit transaction component further comprises a receiving component configured to receive a payment as the debit transaction from the employer.
273. The system of claim 272, wherein the receiving a payment from the employer component further comprises an obtaining component configured to obtain the payment by the employer from a salary of an employee.

274. The system of claim 259, wherein the payment recipient is the processing entity.

275. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information, the method comprising:

receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving payment information at the processing entity, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

276. A system of processing payment information, comprising:

receiving means for receiving instructions at a processing entity from an intermediary regarding the processing of payment information;

receiving means for receiving payment information at the processing entity, the payment information including at least a debit transaction; and

processing means for processing the debit transaction from the payment information by the processing entity to a payment recipient according to the received instructions.

277. A method of processing payment information by an accumulator agency, comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

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receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

278. The method of claim 277, wherein receiving instructions regarding the processing of payment information further comprises receiving an electronic file on an electronic storage medium from the state with the payment information instructions.

279. The method of claim 277, wherein the accumulator agency is a state disbursement unit.

280. The method of claim 277, wherein the state is a state disbursement unit.

281. The method of claim 277, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

282. The method of claim 277, wherein processing the debit transaction further comprises processing the payment via a bank.

283. The method of claim 277, wherein processing the debit transaction further comprises processing the payment via an automated clearing house.

284. A system of processing payment information by an accumulator agency, comprising:

a receiving instructions regarding the processing of payment information

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component configured to receive instructions at the accumulator agency from a state regarding the processing of payment information;

a receiving payment information component configured to receive payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction; and

a processing the debit transaction component configured to process the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein the processing the debit transaction component further comprises a receiving a payment as the debit transaction component configured to receive a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

285. The system of claim 284, wherein the receiving instructions regarding the processing of payment information component further a comprises receiving component configured to receive an electronic file on an electronic storage medium from the state with the payment information instructions.

286. The system of claim 284, wherein the accumulator agency is a state disbursement unit.

287. The system of claim 284, wherein the state is a state disbursement unit.

288. The system of claim 284, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

289. The system of claim 284, wherein the processing the debit transaction component further comprises a processing component configured to process the

payment via a bank.

290. The system of claim 284, wherein the processing the debit transaction component further comprises a processing component configured to process the payment via an automated clearing house.

291. A computer readable medium containing instructions for controlling a computer system to perform a method of processing payment information by an accumulator agency, the method comprising:

receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment information including at least a debit transaction; and

processing the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

292. A system of processing payment information by an accumulator agency, comprising:

receiving means for receiving instructions at the accumulator agency from a state regarding the processing of payment information;

receiving means for receiving payment information at the accumulator agency from an employer regarding a child support obligation of an employee, the payment

TOM TOTH ATTORNEY AT LAW

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FINNEGAN, HENDERSON,  
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& DUNNER, L.L.P.  
1300 I STREET, N.W.  
WASHINGTON, DC 20005  
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information including at least a debit transaction; and

processing means for processing the debit transaction from the payment information by the accumulator agency according to the received instructions, wherein processing the debit transaction further comprises receiving a payment as the debit transaction by the accumulator agency from the employer, and wherein the payment is from a salary of the employee.

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293. A method of processing disbursement information, comprising:
- receiving instructions at the processing entity from an intermediary regarding the processing of disbursement information;
- receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and
- processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the received instructions.
294. The method of claim 293, wherein receiving instructions regarding the processing of disbursement information further comprises receiving an electronic file from the intermediary with the disbursement information instructions.
295. The method of claim 293, wherein the processing entity is an accumulator agency.
296. The method of claim 293, wherein the processing entity is a state disbursement unit.
297. The method of claim 293, wherein the intermediary is a state.
298. The method of claim 293, wherein the intermediary is a state disbursement unit.

299. The method of claim 293, wherein receiving disbursement information further comprises receiving disbursement information from a collector.
300. The method of claim 299, wherein the collector is an employer.
301. The method of claim 293, wherein the disbursement information regards a child support obligation.
302. The method of claim 301, wherein the child support obligation regards a child support payment owed by a noncustodial parent.
303. The method of claim 293, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via a bank.
304. The method of claim 293, wherein processing the disbursement transaction further comprises processing a disbursement as the disbursement transaction via an automated clearing house.
305. The method of claim 293, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient.
306. The method of claim 305, wherein establishing a disbursement as the disbursement transaction further comprises sending a check as the disbursement from the processing entity to the disbursement recipient.
307. The method of claim 305, wherein establishing a disbursement as the disbursement transaction further comprises establishing an electronic account as the disbursement from the processing entity to the disbursement recipient.
308. The method of claim 307, wherein establishing an electronic account

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further comprises sending the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

309. The method of claim 307, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at a processing entity's bank for the disbursement recipient.

310. The method of claim 307, wherein establishing an electronic account further comprises establishing a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

311. The method of claim 305, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

312. The method of claim 305, wherein the disbursement recipient is a noncustodial parent.

313. The method of claim 305, wherein the disbursement recipient is a state.

314. A system of processing disbursement information, comprising:  
a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the processing entity from an intermediary regarding the processing of disbursement information;

a receiving disbursement information component configured to receive disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and

a processing the disbursement information component configured to process the disbursement transaction from the disbursement information by the processing entity to

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a disbursement recipient according to the received instructions.

315. The system of claim 314, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file from the intermediary with the disbursement information instructions.

316. The system of claim 314, wherein the processing entity is an accumulator agency.

317. The system of claim 314, wherein the processing entity is a state disbursement unit.

318. The system of claim 314, wherein the intermediary is a state.

319. The system of claim 314, wherein the intermediary is a state disbursement unit.

320. The system of claim 314, wherein the receiving disbursement information component further comprises a receiving component configured to receive disbursement information from a collector.

321. The system of claim 320, wherein the collector is an employer.

322. The system of claim 314, wherein the disbursement information regards a child support obligation.

323. The system of claim 322, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

324. The system of claim 314, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via a bank.

325. The system of claim 314, wherein the processing the disbursement transaction component further comprises a processing component configured to process a disbursement as the disbursement transaction via an automated clearing house.

326. The system of claim 314, wherein the processing the disbursement transaction component further comprises an establishing component configured to establish a disbursement as the disbursement transaction for the disbursement recipient.

327. The system of claim 326, wherein the establishing a disbursement as the disbursement transaction component further comprises a sending component configured to send a check as the disbursement from the processing entity to the disbursement recipient.

328. The system of claim 326, wherein the establishing a disbursement as the disbursement transaction component further comprises an establishing component configured to establish an electronic account as the disbursement from the processing entity to the disbursement recipient.

329. The system of claim 328, wherein the establishing an electronic account component further comprises a sending component configured to send the disbursement by the processing entity to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

330. The system of claim 328, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at a processing entity's bank for the

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disbursement recipient.

331. The system of claim 328, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the processing entity at the processing entity for the disbursement recipient.

332. The system of claim 326, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing component configured to process an invoice to the disbursement recipient regarding the disbursement.

333. The system of claim 326, wherein the disbursement recipient is a noncustodial parent.

334. The system of claim 326, wherein the disbursement recipient is a state.

335. A computer readable medium containing instructions for controlling a computer system to perform a method of processing disbursement information, the method comprising:

receiving instructions at the processing entity from an intermediary regarding the processing of disbursement information;

receiving disbursement information at the processing entity, the disbursement information including at least a disbursement transaction; and

processing the disbursement transaction from the disbursement information by the processing entity to a disbursement recipient according to the received instructions.

336. A system of processing disbursement information, comprising:

receiving means for receiving instructions at the processing entity from an

intermediary regarding the processing of disbursement information;

receiving means for receiving disbursement information at the processing entity,  
the disbursement information including at least a disbursement transaction; and  
processing means for processing the disbursement transaction from the  
disbursement information by the processing entity to a disbursement recipient according  
to the received instructions.

337. A method of processing disbursement information by an accumulator  
agency, comprising:

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receiving instructions at the accumulator agency from a state regarding the  
processing of disbursement information;

receiving disbursement information at the accumulator agency from an employer  
regarding a child support obligation of an employee, the disbursement information  
including at least a disbursement transaction; and

processing the disbursement transaction from the disbursement information by  
the accumulator agency to a disbursement recipient according to the received  
instructions, wherein processing the disbursement transaction further comprises  
establishing a disbursement as the disbursement transaction for the disbursement  
recipient, and wherein establishing a disbursement as the disbursement transaction  
further comprises sending the disbursement to the disbursement recipient.

338. The method of claim 337, wherein receiving instructions regarding the  
processing of disbursement information further comprises receiving an electronic file on  
an electronic storage medium from the state with the disbursement information  
instructions.

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339. The method of claim 337, wherein the accumulator agency is a state disbursement unit.
340. The method of claim 337, wherein the state is a state disbursement unit.
341. The method of claim 337, wherein the child support obligation regards a child support payment owed by a noncustodial parent.
342. The method of claim 337, wherein processing the disbursement transaction further comprises processing the disbursement via a bank.  
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343. The method of claim 337, wherein processing the disbursement transaction processing further comprises processing the disbursement via an automated clearing house.
344. The method of claim 337, wherein sending the disbursement further comprises sending a check as the disbursement from the accumulator agency to the disbursement recipient.
345. The method of claim 337, wherein sending the disbursement further comprises establishing an electronic account as the disbursement from the accumulator agency to the disbursement recipient.
346. The method of claim 345, wherein establishing an electronic account further comprises sending a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.
347. The method of claim 345, wherein establishing an electronic account further comprises establishing a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.
348. The method of claim 345, wherein establishing an electronic account

further comprises establishing a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

349. The method of claim 337, wherein establishing a disbursement as the disbursement transaction further comprises processing an invoice to the disbursement recipient regarding the disbursement.

350. The method of claim 349, wherein processing an invoice further comprises sending the invoice to the disbursement recipient.

351. The method of claim 337, wherein the disbursement recipient is a noncustodial parent.

352. The method of claim 337, wherein the disbursement recipient is a state.

353. A system of processing disbursement information by an accumulator agency, comprising:

a receiving instructions regarding the processing of disbursement information component configured to receive instructions at the accumulator agency from a state regarding the processing of disbursement information;

a receiving disbursement information component configured to receive disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the disbursement information including at least a disbursement transaction; and

a processing the disbursement information component configured to process the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein the processing the disbursement transaction component further comprises an establishing a

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disbursement as the disbursement transaction component configured to establish a disbursement as the disbursement transaction for the disbursement recipient, and wherein the establishing a disbursement as the disbursement transaction component further comprises a sending component configured to send the disbursement to the disbursement recipient.

354. The system of claim 353, wherein the receiving instructions regarding the processing of disbursement information component further comprises a receiving component configured to receive an electronic file on an electronic storage medium from the state with the disbursement information instructions.

355. The system of claim 353, wherein the accumulator agency is a state disbursement unit.

356. The system of claim 353, wherein the state is a state disbursement unit.

357. The system of claim 353, wherein the child support obligation regards a child support payment owed by a noncustodial parent.

358. The system of claim 353, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via a bank.

359. The system of claim 353, wherein the processing the disbursement transaction component further comprises a processing component configured to process the disbursement via an automated clearing house.

360. The system of claim 353, wherein the sending the disbursement component further comprises a sending component configured to send a check as the disbursement from the accumulator agency to the disbursement recipient.

361. The system of claim 353, wherein the sending the disbursement component further comprises an establishing component configured to establish an electronic account as the disbursement from the accumulator agency to the disbursement recipient.

362. The system of claim 361, wherein the establishing an electronic account component further comprises a sending component configured to send a disbursement by the accumulator agency to a direct deposit account at a disbursement recipient's bank for the disbursement recipient.

363. The system of claim 361, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at an accumulator agency's bank for the disbursement recipient.

364. The system of claim 361, wherein the establishing an electronic account component further comprises an establishing component configured to establish a debit deposit account by the accumulator agency at the accumulator agency for the disbursement recipient.

365. The system of claim 353, wherein the establishing a disbursement as the disbursement transaction component further comprises a processing component configured to process an invoice to the disbursement recipient regarding the disbursement.

366. The system of claim 365, wherein the processing an invoice component further comprises a sending component configured to send the invoice to the disbursement recipient.

367. The system of claim 353, wherein the disbursement recipient is a noncustodial parent.
368. The system of claim 353, wherein the disbursement recipient is a state.
369. A computer readable medium containing instructions for controlling a computer system to perform a method of processing disbursement information by an accumulator agency, the method comprising:
- receiving instructions at the accumulator agency from a state regarding the processing of disbursement information;
- receiving disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the disbursement information including at least a disbursement transaction; and
- processing the disbursement transaction from the disbursement information by the accumulator agency to a disbursement recipient according to the received instructions, wherein processing the disbursement transaction further comprises establishing a disbursement as the disbursement transaction for the disbursement recipient, and wherein establishing a disbursement as the disbursement transaction further comprises sending the disbursement to the disbursement recipient.
370. A system of processing disbursement information by an accumulator agency, comprising:
- receiving means for receiving instructions at the accumulator agency from a state regarding the processing of disbursement information;
- receiving means for receiving disbursement information at the accumulator agency from an employer regarding a child support obligation of an employee, the

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